

What is claimed is:

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1. A method for verifying the identity of one or more parties involved in the transmission of information, comprising the steps of:

5 (a) generating, on the sender side, a first message to the receiver, wherein the first message includes a substantive message to be transmitted and a unique message identifier (UMI);

(b) issuing, by one the parties, a second message  
10 concerning a posting to a central biometric authority (CBA), wherein the second message includes a biometric sample of the party, and the UMI, and a submission profile of the party;

(c) providing, at the CBA, verification of the party's biometric sample, and

15 (d) issuing, by the CBA, a third message including a verification result of the party.

2. The method of claim 1, wherein the party issuing the second message is the receiver.

3. The method of claim 1, wherein the party issuing the  
20 second message is the sender.

4. The method of claim 2, further comprising the steps of:

(a) the sender issues another message, concerning a posting to a central biometric authority (CBA), wherein the messages includes a biometric sample from the sender, the  
25 UMI, and a submission profile of the sender

(b) providing, at the CBA, verification of sender's biometric sample

(c) issuing, by the CBA, messages including a verification result of the sender.

5 5. The method of claim 1, wherein the CBA has the capability to process biometric samples obtained from a plurality of biometric systems.

6. The method of claim 1, wherein the CBA utilizes a plurality of biometric systems and standardizes the  
10 verification results to enable results from different biometric systems to be compared.

7. The method of claim 1, wherein the CBA contains enrollee information profiles that include biometric templates and additional information or pointers to information about the  
15 enrollees.

8. The method of claim 5, wherein neither of the parties to the transaction obtains the biometric sample of another party.

9. The method of claim 5, wherein the submission profile  
20 describes to the CBA information about the system used to capture the biometric sample.

10. The method of claim 2, wherein the substantive message is synchronously encrypted and the synchronous key is contained in the second message to the CBA and released to  
25 the receiver upon successful verification of the receiver's

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identity.

11. The method of claim 2, wherein the first message further comprises verification requirement information that provides the CBA with criteria that the sender sets forth in order for  
5 the receiver to successfully verify.

12. A method for verifying the identity of one or more parties to a transaction using biometrics whereby a third party stores the biometric templates and performs the identity verification.

10 13. The method of claim 12, wherein a point of transaction (POT) operator verifies the identity of an authorized transactor (AT).

14. The method of claim 13, further comprising the steps of:

15 (a) generating, by the POT operator, a message to a CBA, wherein the message includes the AT's claimed identity, a biometric sample of the AT and a submission profile of the POT; and

(b) providing, at the CBA, verification of the AT's  
20 biometric sample; and

(c) issuing, by the CBA, a reply based upon the verification result.

15. The method of claim 14, wherein the reply includes the AT's verification information.

16 A method for identifying a proxy in an identity  
verification system, comprising the steps of:

(a) generating, by an AT, a first message related to a  
proxy authorization posting, the first message including the  
5 AT's biometric sample, a UMI, a submission profile, and an  
instruction block;

(b) generating, by a POT operator, a second message  
concerning a POT posting to CBA, the second message including  
the proxy's claimed ID, the proxy's biometric sample, and the  
10 POT submission profile; and

(c) generating, at the CBA, a reply to the second  
message, the reply including the AT's name and a verification  
result.

17. The method of claim 16, wherein the first message  
15 further comprises verification requirement information that  
provides the CBA with criteria that sets forth the criteria  
necessary for the proxy to successfully verify.

18. The method of claim 16, wherein the instruction block  
is a message to the POT operator as to what the proxy is  
20 allowed to do, the instruction block containing expiration  
data in addition to the allowed actions.

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19. A system for verifying the identity of one or more parties involved in the transmission of information, said system comprising:

5 (a) a first message generation<sup>or</sup>~~ion~~ for generating, on the sender side, a first message to the receiver, wherein the first message includes a substantive message to be transmitted and a unique message identifier (UMI);

10 (b) a second message issuer for issuing, by one the parties, a second message concerning a posting to a central biometric authority (CBA), wherein the second message includes a biometric sample of the party, and the UMI, and a submission profile of the party;

15 (c) a verifier for providing, at the CBA, verification of the party's biometric sample; and

(d) a third message issuer for issuing, by the CBA, a third message including a verification result of the party.

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